



Order Filed on July 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

CGG 17-021154  
Shapiro & DeNardo, LLC  
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ATTORNEYS FOR BANK OF AMERICA, N.A.

IN RE:

SYLVIA Y. SMITH, DEBTOR

CASE NO.: 17-32361-JNP

JUDGE: HONORABLE JERROLD N.  
POSLUSNY, JR.

CHAPTER: 13

**ORDER ON CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: July 21, 2020**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter being opened to the Court by Shapiro & DeNardo, LLC, Attorneys for BANK OF AMERICA, N.A., hereinafter "Secured Creditor", upon the filing of a Certification of Default for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtor to make post-petition payments on a mortgage obligation, and due notice of said Certification having been given by mail to the Trustee, the Debtor and the attorney for the Debtor, and the Court having heard the matter on June 9, 2020, and for good cause shown,

1. Debtor is currently delinquent in post-petition payments for the months of April 1, 2020 through July 1, 2020 in the total amount of \$5,125.44, less a suspense of \$624.34, for a total amount of \$4,501.10.
2. To cure the delinquency outlined in paragraph one (1), Debtor will remit monthly cure payments in the amount of \$562.63 for the months of August 1, 2020 through February 1, 2021, and a final cure payment in the amount of \$562.69 for the month of March 1, 2021.
3. Starting August 1, 2020, Debtor will also maintain all contractually due payments, which currently are in the amount of \$1,281.36 per month.
4. Payments should be submitted to the Secured Creditor via Certified Check to the below address:

Carrington Mortgage Services, LLC  
P.O Box 3730  
Anaheim, CA 92806

5. Debtor shall reimburse Secured Creditor \$350.00 in attorney fees and \$181.00 in court costs through his/her Chapter 13 Plan of Reorganization. The Trustee shall amend his/her records to reflect same.
6. If the Debtor(s) fails to make any payments detailed in this Consent Order within thirty (30) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtor(s) failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtor(s) Counsel and Debtor(s) as required by the local bankruptcy rules.